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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: COOPER
 Docket: 11348.36US01
 Title: DEBIT CARD BILLING SYSTEM

07/12/00
 JC664 U.S. PTO

CERTIFICATE UNDER 37 CFR 1.10

'Express Mail' mailing label number: EL488195866US

Date of Deposit: July 12, 2000

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By: *Linda McCormick*
 Name: Linda McCormick

07/12/00
 JC857 U.S. PTO
 09/614270

BOX PATENT APPLICATION
 Assistant Commissioner for Patents
 Washington, D.C. 20231

Sir:

We are transmitting herewith the attached:

- Transmittal sheet, in duplicate, containing Certificate under 37 CFR 1.10.
- Utility Patent Application: Spec. 9 pgs; 44 claims; Abstract 1 pg.
 The fee has been calculated as shown below in the 'Claims as Filed' table.
- Five sheets of formal drawings
- A signed Combined Declaration and Power of Attorney
- Assignment of the invention to TCF Financial Corporation, Recordation Form Cover Sheet
- A check in the amount of \$1668.00 to cover the Filing Fee
- A check for \$40.00 to cover the Assignment Recording Fee.
- Return postcard

CLAIMS AS FILED

Number of Claims Filed	In Excess of:	Number Extra	Rate	Fee
Basic Filing Fee				\$690.00
Total Claims				
44	- 20	= 24	x 18.00	= \$432.00
Independent Claims				
10	- 3	= 7	x 78.00	= \$546.00
MULTIPLE DEPENDENT CLAIM FEE				\$0.00
TOTAL FILING FEE				\$1668.00

Please charge any additional fees or credit overpayment to Deposit Account No. 13-2725. A duplicate of this sheet is enclosed.

MERCHANT & GOULD P.C.
 P.O. Box 2903, Minneapolis, MN 55402-0903
 (612) 332-5300

By: *Samuel A. Hamer*
 Name: Samuel A. Hamer
 Reg. No.: P-46,754
 Initials: SAH:PSTtdm



RECORDATION FORM COVER SHEET
PATENTS ONLY

To the Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

William A. Cooper

2. Name and address of receiving party(ies):

TCF Financial Corporation
801 Marquette Avenue
Minneapolis, Minnesota 55402Additional name(s) of conveying party(ies) attached? Yes NoAdditional name(s) & address(es) attached? Yes No

3. Nature of conveyance:

Assignment Merger
 Security Agreement Change of Name
 Other:

Execution Date: July 12, 2000

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: July 12, 2000

A. Patent Application No.(s)

B. Patent No.(s)

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning this document should be mailed:

Name: Samuel A. Hamer
 Address: Merchant & Gould P.C.
 P.O. Box 2903
 Minneapolis, MN 55402-0903



6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41): \$40.00

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9. Statement and signature:

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Samuel A. Hamer

Name of Person Signing

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July 12, 2000

Date

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